

**UNITED STATES BANKRUPTCY COURT**  
District of Utah

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/19/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sherice Ann McCoy  
fka Sherice Andersen  
1476 South 200 East, #5  
Salt Lake City, UT 84115

Case Number:  
13-22826 WTT

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-4925

Attorney for Debtor(s) (name and address):

Lee J. Davis  
Law Office of Davis & Jones, PC  
5663 South Redwood Road  
Suite 1  
Taylorsville, UT 84123  
Telephone number: (801) 261-2244

Bankruptcy Trustee (name and address):

Duane H. Gillman tr  
Durham Jones & Pinegar  
111 East Broadway  
Suite 900  
P.O. Box 4050  
Salt Lake City, UT 84110-4050  
Telephone number: (801) 415-3000

**Meeting of Creditors**

Date: **April 25, 2013**

Time: **9:30 am**

Location: **405 South Main Street, Suite 250, Salt Lake City, UT 84111**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 6/24/13**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

350 South Main #301  
Salt Lake City, UT 84101  
Telephone number: (801) 524-6687

**For the Court:**

Clerk of the Bankruptcy Court:  
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 3/26/13

**Online Information**

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) for details.

## EXPLANATIONS

FORM RAB9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within seven days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Sherice Ann McCoy  
 Debtor

Case No. 13-22826-WTT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: ma  
 Form ID: rab9a

Page 1 of 3  
 Total Noticed: 45

Date Rcvd: Mar 26, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2013.

db +Sherice Ann McCoy, 1476 South 200 East, #5, Salt Lake City, UT 84115-1662  
 aty +Lee J. Davis, Law Office of Davis & Jones, PC, 5663 South Redwood Road, Suite 1,  
 Taylorsville, UT 84123-5449  
 8752067 +AAM, Inc, 330 Georgetown Square, Suite 104, Wood Dale, IL 60191-1890  
 8752068 +America First Credit U, Acct # xxxxxxxxxxxxxxxxxxxxxx0325, 1344 West 4675 South,  
 Riverdale, UT 84405-3690  
 8752069 +America First Credit U, Acct # xxxxxxxxxxxxxxxxxxxxxx0723, 1344 West 4675 South,  
 Riverdale, UT 84405-3690  
 8752071 +Bristol West Insurance, Acct # xxxxxxxx0028, 1138 Elm Street, P.O. Box 179,  
 Manchester, NH 03105-0179  
 8752074 +Cyprus Credit Union, Acct # xxx2593, 3505 South 8400 West, P.O. Box 326,  
 Magna, UT 84044-0326  
 8752078 +Frontier Recovery Service, P.O. Box 1358, Roosevelt, UT 84066-1358  
 8752079 +Frontier Recovery Syst, Acct # xxxxxxxxxxxxxx6551, Po Box 1358, Roosevelt, UT 84066-1358  
 8752082 +IHC Health Center, Acct # 8955, 4646 West Lake Park Blvd., P.O. Box 30191,  
 Salt Lake City, UT 84130-0191  
 8752083 +Ihc/Express Recovery Services, Acct # xxxx3056, Po Box 26415, Salt Lake City, UT 84126-0415  
 8752086 +Johnson Mark LLC, Acct # xx0209, 11778 S Election Dr Ste, Draper, UT 84020-6807  
 8752085 +Johnson Mark LLC, Acct # xx2044, 11778 S Election Dr Ste, Draper, UT 84020-6807  
 8752087 +Johnson Mark LLC, Acct # xx2045, 11778 S Election Dr Ste, Draper, UT 84020-6807  
 8752088 +Johnson Mark LLC, Acct # xx2047, 11778 S Election Dr Ste, Draper, UT 84020-6807  
 8752089 +Johnson Mark, LLC, P.O. Box 7811, Sandy, UT 84091-7811  
 8752091 +Lamont Hanley & Associ, Acct # xxx8709, 1138 Elm St, Manchester, NH 03101-1531  
 8752092 +Lamont, Hanley & Associates, Acct # xxxxxxxxx0028, 1138 Elm Street, P.O. Box 179,  
 Manchester, NH 03105-0179  
 8752094 Mountain West Medical Center, Acct # xxx9430, 2055 North Main Street, Tooele, UT 84074-9819  
 8752096 +Mountainland Collectio, Acct # xxxxxxxxxxx3399, Po Box 1280, American Fork, UT 84003-6280  
 8752095 +Mountainland Collectio, Acct # xxxxxxxxxxx7252, Po Box 1280, American Fork, UT 84003-6280  
 8752097 +Mtn Land Col, Acct # xxxxxxxxxxx1220, Po Box 1280, American Fork, UT 84003-6280  
 8752098 +NUMG, Acct # x3521, 210 West 300 North, Roosevelt, UT 84066-2336  
 8752099 +Phoenix Mng, Acct # xxxxxxxxx7X01, 430 Oak Grove St, Minneapolis, MN 55403-3253  
 8752100 +Progressive, Acct # xxxxxx1582, PO Box 55126, Boston, MA 02205-5126  
 8752103 +Select Health, P.O. Box 30192, Salt Lake City, UT 84130-0192  
 8752104 +Stellar Rec, Acct # xxx6549, 4500 Salisbury Rd Ste 10, Jacksonville, FL 32216-0959  
 8752105 Sterling & King Inc, Acct # xxxxx3000, 7345 Irvine Center Drive, Irvine, CA 92618  
 8752106 +Utah Basin Home Care, 26 West 200 North 78-15, Roosevelt, UT 84066-2329  
 8752107 +Unknown/Ihc, Acct # xxx2593, Po Box 26415, Salt Lake City, UT 84126-0415  
 8752108 +Usa Credit, Acct # xxxxxxxxxxx0026, Attn: Tamela Barton, 1 Millennium Dr,  
 Uniontown, PA 15401-6408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BDHGILLMAN.COM Mar 27 2013 01:43:00 Duane H. Gillman tr, Durham Jones & Pinegar,  
 111 East Broadway, Suite 900, P.O. Box 4050, Salt Lake City, UT 84110-4050  
 8752070 +E-mail/Text: banko@bonncoll.com Mar 27 2013 02:03:30 Bonneville Billing, Acct # xxx3698,  
 1186 E 4600 S Ste 100, Ogden, UT 84403-4896  
 8752072 +EDI: CCS.COM Mar 27 2013 01:43:00 Credit Collection Services, Acct # xxxxxx1582,  
 Two Wells Avenue, Department 7249, Newton Center, MA 02459-3208  
 8752073 +EDI: CCS.COM Mar 27 2013 01:43:00 Credit Collections Srv., Acct # xxx1582, Po Box 9134,  
 Needham, MA 02494-9134  
 8752075 +E-mail/Text: christy@eastsidelenders.com Mar 27 2013 02:48:52 East Side Lenders,  
 40 East Main Street, Suite 410, Newark, DE 19711-4639  
 8752077 +EDI: AMINFOFP.COM Mar 27 2013 01:43:00 First Premier Bank, Acct # xxxxxxxxxxx1322,  
 601 S Minnesota Ave, Sioux Falls, SD 57104-4824  
 8752081 +EDI: ICSYSTEM.COM Mar 27 2013 01:43:00 I C System, Acct # xxx9250, Attn: Bankruptcy,  
 444 Highway 96 East, P.O. Box 64444, Saint Paul, MN 55164-0444  
 8752084 EDI: IRS.COM Mar 27 2013 01:38:00 Internal Revenue Service, Acct # 4925,  
 Attention: Insolvency Mail Stop 5021, 50 South 200 East, Salt Lake City, UT 84111  
 8752090 +E-mail/Text: bureauknight@yahoo.com Mar 27 2013 02:07:15 Knight Adjustment Bureau,  
 Acct # xxx2593, 404 East 4500 South, #A-34, Salt Lake City, UT 84107-2710  
 8752093 +E-mail/Text: jhancock@americafirst.com Mar 27 2013 02:04:39 Mountain High Federal,  
 Acct # xxxxxxxx5889, 90 W Center St, Spanish Fork, UT 84660-2019  
 8752102 EDI: SECFIN.COM Mar 27 2013 01:38:00 Security Finance, 1625 West 700 North, #C,  
 Salt Lake City, UT 84116  
 8752101 +EDI: SECFIN.COM Mar 27 2013 01:38:00 Security Fin, Acct # xxxxx1268,  
 Sfc Centralized Bankruptcy, Po Box 1893, Spartanburg, SC 29304-1893  
 8752109 +EDI: SALMAEGUARANTEE.COM Mar 27 2013 01:43:00 Usa Funds/sallie Mae Servicing,  
 Acct # xxxxxxx4703, Attention: Bankruptcy Litigation Unit, E3149, Po Box 9430,  
 Wilkes-Barre, PA 18773-9430  
 8752110 EDI: UTAHTAXCOMM.COM Mar 27 2013 01:38:00 Utah State Tax Commission, Acct # 4925,  
 Attention: Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-7040

TOTAL: 14

District/off: 1088-2

User: ma  
Form ID: rab9a

Page 2 of 3  
Total Noticed: 45

Date Rcvd: Mar 26, 2013

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

8752076 Express Recovery Svcs, Acct # xxx9998  
8752066 Sherice Ann McCoy  
8752080 ##+Guglielmo & Associates, Acct # xxx9430, 290 West Cent Street, Provo, UT 84601-4419  
TOTALS: 2, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

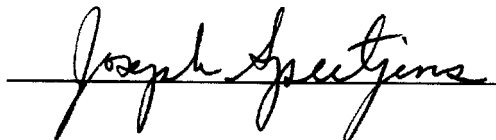
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2013

Signature:



District/off: 1088-2

User: ma  
Form ID: rab9a

Page 3 of 3  
Total Noticed: 45

Date Rcvd: Mar 26, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2013 at the address(es) listed below:

Duane H. Gillman tr dhgnotice@djplaw.com, ut02@ecfcbis.com

Lee J. Davis on behalf of Debtor Sherice Ann McCoy davisjonesnotice@utahdebtcare.com,  
davisjonesnotice@gmail.com

United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3